



**Community
Development
Financial
Institutions Fund**

*Native American
CDFI Assistance
Program*

**Recovery Act &
FY 2009 Technical
Assistance Awards**

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Community Development Financial Institutions Fund

Native Initiatives Overview

Overview

The Community Development Financial Institutions (CDFI) Fund's Native Initiatives is designed to overcome identified barriers to financial services in Native Communities (Native American, Alaskan Native and Native Hawaiian communities). This initiative seeks to increase the access to credit, capital and financial services in Native Communities through the creation and expansion of CDFIs primarily serving Native Communities. CDFIs that direct at least 50 percent of their activities to Native Communities are referred to as Native CDFIs. Native CDFIs must be certified by the CDFI Fund in order to participate in certain Native Initiative programs.

A certified CDFI has been certified by the CDFI Fund as meeting all of the following statutory and regulatory criteria:

1. Is a *legal entity*;
2. Has a *primary mission* of promoting community development;
3. Is a *financing entity*;
4. Primarily serves one or more *target markets*;
5. Provides *development services* in conjunction with its financing activity;
6. Maintains *accountability* to its defined target market(s); and
7. Is a *non-governmental entity* and not under the control of any government entities (tribal governments typically excluded).

Entities must be certified CDFIs in order to be eligible to apply for and receive Financial Assistance (FA) awards from the CDFI Fund; in order to be eligible to apply for and receive Technical Assistance (TA) awards, entities must either be certified CDFIs or agree to meet certification requirements within three years. Organizations sometimes pursue CDFI certification in order to leverage funds from non-federal sources such as banks, foundations, and state and local governments. In FY 2001, there were 14 certified Native CDFIs; as of June 2008, the Fund certified 47 Native CDFIs, a 300 percent increase in the past six years. Since inception, the CDFI Fund has awarded a total of \$31 million in awards to Native CDFIs, emerging Native CDFIs, and sponsoring entities – usually Tribes – that propose to sponsor the creation of Native CDFIs. In FY 2008, 29 organizations received a total of \$8.3 million through the Native American CDFI Assistance (NACA) Program. In addition, the CDFI Fund has awarded \$8 million in contracts to organizations that provide capacity-building and financial services training programs that are focused on Native Communities.

Objectives

Native Initiatives are based on six objectives:

1. To expand training opportunities in community development finance for Native Communities;
2. To provide technical assistance to overcome barriers to the creation or sustainability of Native CDFIs;
3. To provide TA and FA awards for existing or emerging Native CDFIs;
4. To encourage traditional financial institutions to increase financial products and services in Native Communities;
5. To support financial education in Native Communities; and
6. To facilitate networking and in depth training forums in community development finance.

The CDFI Fund works to achieve these objectives through two principle strategies: 1) a funding program – the NACA Program – targeted to increasing the number and capacity of existing or new Native CDFIs, and 2) a complementary series of training programs, called “Expanding Native Opportunities,” that seeks to foster the development of new Native CDFIs, strengthen the operational capacity of existing Native CDFIs, and guide Native CDFIs in the creation of important financial education and asset building programs for their communities.

Native American CDFI Assistance Program

The NACA Program supports Native CDFIs and entities proposing to become or create Native CDFIs and to build their capacity to better address the community development and capital access needs of Native Communities. The NACA Program provides FA awards to certified Native CDFIs, and TA grants to Native CDFIs and entities proposing to become or create Native CDFIs.

Financial Assistance: Eligible Native CDFIs may receive, through an annual competitive process, FA awards in the form of loans, grants, deposits, or equity investments to support their financing activities. Historically, FA awards have been primarily used by awardees as financing capital; a FA award requires the awardee to match the CDFI Fund’s award dollar-for-dollar with funds from non-Federal sources.

Technical Assistance: TA grants may be used to acquire products or services, including technology, staff training, consulting services to acquire needed skills or services, or to support general capacity-building activities. These grants have been used by awardees to increase their capacity to serve their Target Markets and/or to create or become certified Native CDFIs.

Expanding Native Opportunities

Expanding Native Opportunities is a training initiative focused on increasing the number of Native CDFIs, strengthening the operational capacity of existing Native CDFIs, and guiding Native CDFIs in the creation of important financial education and asset-building programs for their communities. These programs are fully funded by the CDFI Fund and administered by contractors that are selected through a competitive bidding process.

Native Communities Financing Initiative (NCFI): The CDFI Fund contracts for the provision of training and technical assistance to Tribes, tribal programs, Native nonprofits and community development practitioners interested in developing Native CDFIs through the NCFI. NCFI is an intensive series of workshops and follow-up technical assistance conducted over a 12-month period to help Native Communities develop and expand Native CDFIs. Since 2003, nearly 235 Native Communities and organizations have participated in NCFI workshops. The CDFI Fund has expanded the training to provide technical assistance to existing Native CDFIs and launched a new Native Credit Union development program. The Opportunity Finance Network (OFN), in partnership with Oweesta, provides this training. Contact Mamata Datta (OFN) at mdatta@opportunityfinance.net or William Guevara (First Nations Oweesta Corporation) at bill@oweesta.org.

Native Financial Skills and Enterprise Initiatives (NFSEI): The CDFI Fund has a contract for training and technical assistance in two activity areas: financial education and entrepreneurship development. The financial education activity focuses the training of trainers in the Building Native Communities financial education curriculum and related tools such as the Earned Income Tax Credit, Individual Development Accounts, and integrated asset building programs. The entrepreneurship activity focuses on entrepreneurship development systems, curricula integration and program development at the local level. This contract was awarded to First Nations Oweesta Corporation, in partnership with CFED and ONABEN (Oregon Native American Business and Entrepreneurial Network). For the financial education program, contact Joanna Donohoe (Oweesta) at joanna@oweesta.org. For the entrepreneurship program, contact Tracey Fischer (Oweesta) at tracey@oweesta.org.

Native Individual Development Account Initiative (NIDAI): Training and technical assistance is available to Native CDFIs and like organizations to create and administer Individual Development Account (IDA) programs. Preparation for IDA program practitioners is provided through three-day training sessions designed to help Native CDFIs, Tribes, or other Native organizations start, implement, and sustain IDA programs in their communities. During the training sessions, participants are guided toward developing plans customized to their communities; after participation in the training institute, they are offered technical assistance in local program start-up and implementation. This contract was awarded to CFED in partnership with First Nations Development Institute and First Nations Oweesta Corporation. For more information, contact Joanna Donohoe (Oweesta) at joanna@oweesta.org.

Please visit the CDFI Fund website, www.cdfifund.gov, for further information on the NACA Program. Interested parties are encouraged to review the CDFI Program regulations and the most current Notice of Funds Availability for further details and information on how to apply.

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

Award List

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

List of Awardees

| Awards Made Through the American Recovery and Reinvestment Act of 2009 | Location | Award Amount |
|--|--------------------|---------------------|
| Bank of Cherokee County, Inc. | Tahlequah, OK | \$796,522 |
| First Nations Oweesta Corporation | Rapid City, SD | \$873,600 |
| Four Directions Development Corporation | Orono, ME | \$877,550 |
| Hopi Credit Association | Keams Canyon, AZ | \$789,949 |
| Lakota Fund, The | Kyle, SD | \$876,060 |
| Lummi Community Development Financial Institution | Bellingham, WA | \$596,378 |
| Mazaska Owecaso Otipi Financial, Inc. | Pine Ridge, SD | \$870,153 |
| Salt River Financial Services Institution | Scottsdale, AZ | \$869,786 |
| White Earth Investment Initiative | Ogema, MN | \$590,000 |
| Wind River Development Fund | Fort Washakie, WY | \$860,002 |
| Technical Assistance Only Awards Made Through FY 2009 Annual Appropriations | | |
| Alaska Manufacturing Extension Partnership, Inc. | Anchorage, AK | \$149,581 |
| Aleutian Financial, Inc. | Anchorage, AK | \$149,950 |
| Big Pine Paiute Tribe | Big Pine, CA | \$135,040 |
| Bik'eh Hozho Community Development Corporation | Tuba City, AZ | \$149,547 |
| Catawba Indian Nation | Rock Hill, SC | \$149,281 |
| Chugach Regional Resources Commission | Anchorage, AK | \$99,130 |
| Confederated Tribes of the Chehalis | Oakville, WA | \$143,343 |
| Dakota Futures, Inc. | Morton, MN | \$137,200 |
| Four Bands Community Fund, Inc. | Eagle Butte, SD | \$131,451 |
| Grand Traverse Band of Ottawa and Chippewa Indians EDC | Suttons Bay, MI | \$142,090 |
| Indian Land Capital Company | Little Canada, MN | \$144,931 |
| Kanu o ka Aina Learning Ohana | Kamuela, HI | \$150,000 |
| Karuk Community Loan Fund, Inc. | Happy Camp, CA | \$108,486 |
| Keweenaw Bay Ojibwa Housing and Community Development Corporation | Baraga, MI | \$137,571 |
| Kickapoo Community Development Company, LLC | Eagle Pass, TX | \$32,756 |
| Laguna Housing Development & Management Enterprise | Laguna, NM | \$150,000 |
| Lumbee Revitalization & Community Development Corporation | Pembroke, NC | \$142,174 |
| Native American Development Corporation | Billings, MT | \$119,739 |
| Nijjii Small Business Loan Fund, Inc. | Keshena, WI | \$117,146 |
| Northern Shores Loan Fund, Inc. | Harbor Springs, MI | \$146,871 |
| Quinault Indian Nation | Taholah, WA | \$125,268 |

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

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**Technical Assistance Only Awards
Made Through FY 2009 Annual Appropriations**

| | | |
|-----------------------------------|---------------------|-----------|
| San Carlos Apache Tribe | San Carlos, AZ | \$128,511 |
| Seneca Nation of Indians | Salamanca, NY | \$24,390 |
| The Harvest Initiative, Inc. | Fort Thompson, SD | \$148,316 |
| Turtle Mountain Housing Authority | Belcourt, ND | \$132,377 |
| Wigamig Owners Loan Fund | Lac du Flambeau, WI | \$148,235 |

Highlights of Award Round

Native American CDFI Assistance Program

Highlights of the Award Round

The Community Development Financial Institutions Fund (CDFI Fund) has awarded thirty-six organizations a total of \$11.3 million through the FY 2009 round of its Native American CDFI Assistance (NACA) Program. Of the total award amount, \$8 million was awarded through the FY 2009 American Recovery and Reinvestment Act funding. The remaining \$3.3 million was awarded through the CDFI Fund's appropriated budget.

The NACA Program is designed to encourage the creation and strengthening of certified CDFIs that primarily serve Native American, Alaska Native, and Native Hawaiian communities (collectively referred to as "Native Communities"). Organizations funded under the NACA Program serve a wide range of Native Communities, and reflect a diversity of institutions in various stages of development -- from organizations in the early planning stages of creating a CDFI, to tribal entities working to certify an existing lending program, to established CDFIs in need of further lending capacity.

The CDFI Fund provides two types of funding through the NACA Program - Financial Assistance awards, which are only available to certified CDFIs, and Technical Assistance grants. Financial assistance awards are primarily used for financing capital. Technical Assistance grants may be used to acquire products or services including technology (usually computer hardware and software), staff training, professional services to acquire needed skills or services (such as a market analysis or lending policies and procedures), or to support general capacity-building activities. Awardees use these grants to increase capacity to serve their Target Market and/or to create or become a certified CDFI.

FY 2009 NACA Applicant Pool

The CDFI Fund received forty-nine applications requesting \$16.5 million through the NACA Program for the 1st funding round.

FY 2009 Awardee Characteristics

The CDFI Fund selected thirty-six organizations to receive \$11,343,384 in NACA awards:

- Financial Assistance awards – 10 awardees receiving \$8 million;
- Technical Assistance awards – 26 awardees receiving \$3.3 million;
- Sponsoring Entities awards – 9 awardees
- Emerging Native CDFI awards – 12 awardees
- Certified Native CDFIs – 15 awardees

Awardees are located in 19 states: Alaska, Arizona, California, Hawaii, Maine, Michigan, Minnesota, Montana, New Mexico, North Carolina, North Dakota, New York, Oklahoma, South Carolina, South Dakota, Texas, Washington, Wisconsin, and Wyoming.

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

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Profiles of Awardees

Awards Made Through the American Recovery and Reinvestment Act of 2009

The American Recovery and Reinvestment Act of 2009 (Recovery Act) appropriated an additional \$100 million to the CDFI Fund for the fiscal year 2009 funding round to make awards through the CDFI Program and the Native American CDFI Assistance (NACA) Program. Of this amount, \$90 million will be made available to CDFIs under the Financial Assistance (FA) component of the CDFI Program, \$8 million will be made available under the NACA Program, and \$2 million will be used to fund administrative costs incurred by the CDFI Fund.

The following awards were made possible through this Recovery Act funding.

Arizona

Keams Canyon

Hopi Credit Association

Location: Keams Canyon, Arizona

FA Award: \$730,000 & TA Award: \$59,949

Total Award Amount: \$789,949

Contact: Stephen Skorupski - (800) 516-9091

The Hopi Credit Association is a non-profit loan fund and certified Native CDFI established in 1952 that provides microloans and small business development services to the Hopi Indian reservation in northern Arizona. They will use their FY 2009 Financial Assistance award provided by the Recovery Act to increase lending in their Target Market.

Scottsdale

Salt River Financial Services Institution

Location: Scottsdale, Arizona

FA Award: \$730,000 & TA Award: \$139,786

Total Award Amount: \$869,786

Contact: Billie Spurlin, II - (480) 850-4313

Salt River Financial Services Institution is a non-profit microloan fund and certified Native CDFI established in 2006 that provides microloans and small business development services to the Salt River Pima Maricopa Indian Community in Maricopa County, Arizona. They will use their FY 2009 Financial Assistance award to increase lending in their Target Market and their Technical Assistance award provided by the Recovery Act to increase their organizational capacity.

Maine

Orono

Four Directions Development Corporation

Location: Orono, Maine

FA Award: \$730,000 & TA Award: \$147,550

Total Award Amount: \$877,550

Contact: Susan Hammond - (207) 866-6545

Four Directions Development Corporation is a non-profit microloan fund and certified Native CDFI established in 2001 that provides microloans, home loans, development services and financial literacy to the tribal members of Maine. They will use their FY 2009 Financial Assistance award provided by the Recovery Act to increase lending in their Target Market and to increase organizational capacity.

Minnesota

Ogema

White Earth Investment Initiative

Location: Ogema, Minnesota

FA Award: \$590,000 & TA Award: \$0

Total Award Amount: \$590,000

Contact: Jamie Marks Erickson - (218) 847-3191

White Earth Investment Initiative is a certified Native CDFI that provides business loans, real estate loans, and development services to Tribal and community members of the White Earth Indian Reservation located in northwest Minnesota. White Earth Investment Initiative will use its Financial Assistance award provided by the Recovery Act to increase lending capacity to the Target Market.

Oklahoma

Tahlequah

Bank of Cherokee County, Inc.

Location: Tahlequah, Oklahoma

FA Award: \$730,000 & TA Award: \$66,522

Total Award Amount: \$796,522

Contact: Susan Plumb - (918) 456-3900

Bank of Cherokee County is a certified Native CDFI established in 1907 that provides financial products and services to low-income Native American residents of Cherokee County in northeastern Oklahoma. They will use their FY 2009 Financial Assistance award to increase lending capacity to the Target Market and their Technical Assistance award provided by the Recovery Act to build organizational capacity.

South Dakota

Kyle

The Lakota Fund

Location: Kyle, South Dakota

FA Award: \$730,000 & TA Award: \$146,060

Total Award Amount: \$876,060

Contact: Dowell Caselli-Smith - (605) 455-2500

The Lakota Fund is a certified CDFI established in 1986 that provides microloans, small business loans, and business training and technical assistance to members of the Oglala Sioux Nation living on the Pine Ridge Indian Reservation. They will use their FY 2009 Financial Assistance award to capitalize the business loan fund and their FY 2009 Technical Assistance award provided by the Recovery Act to build organizational capacity.

Pine Ridge

Mazaska Owecaso Otipi Financial, Inc.

Location: Pine Ridge, South Dakota

FA Award: \$730,000 & TA Award: \$140,153

Total Award Amount: \$870,153

Contact: Judith Cornelius - (301) 439-0554

Mazaska Owecaso Otipi Financial, Inc. is a certified Native CDFI established in 2004 that provides affordable housing loans to first-time and existing homeowners and financial education services to low-income Native Americans on the Pine Ridge Indian Reservation in South Dakota. They will use their FY 2009 Financial Assistance award to increase lending to the Target Market and Technical Assistance award provided by the Recovery Act to build operational capacity.

Rapid City

First Nations Oweesta Corporation

Location: Rapid City, South Dakota

FA Award: \$730,000 & TA Award: \$143,600

Total Award Amount: \$873,600

Contact: Jody Sarkozy-Banoczy - (605) 342-3770

First Nations Oweesta Corp. (Oweesta) is a certified intermediary CDFI in operation since 1999 that provides training, technical assistance, and start-up loans to help Native peoples across the country establish and build Native CDFIs. They will use their FY 2009 Financial Assistance award to increase operational capacity to serve the Target Market and Technical Assistance award provided by the Recovery Act to implement new training programs.

Washington

Bellingham

Lummi Community Development Financial Institution

Location: Bellingham, Washington

FA Award: \$447,628 & TA Award: \$148,750

Total Award Amount: \$596,378

Contact: Rita Jefferson - (360) 384-2331

Lummi CDFI is a non-profit microloan fund and certified CDFI established in 2006 that provides microenterprise and small business development services to the Lummi Nation. They will use their FY 2009 Financial Assistance award to increase lending in the Target Market and their Technical Assistance award provided by the Recovery Act to increase organizational capacity.

Wyoming

Fort Washakie

Wind River Development Fund

Location: Fort Washakie, Wyoming

FA Award: \$730,000 & TA Award: \$130,002

Total Award Amount: \$860,002

Contact: Lisa Wagner - (307) 335-7330

Wind River Development Fund is a non-profit microloan fund and certified CDFI established in 2001 that provides financial products and development services to the Wind River Indian Reservation. They will use their FY 2009 Financial Assistance award to increase lending in their Target Market and Technical Assistance award provided by the Recovery Act to build organizational capacity.

Technical Assistance Awards Made Through Fiscal Year 2009 Annual Appropriations

In an effort to increase the access to capital in low-income Native Communities, the CDFI Fund is also announcing Technical Assistance awards which are being made using fiscal year 2009 appropriated funds. The remaining Financial Assistance awards being made under a “Supplemental Round” will be announced in late September 2009.

Alaska

Anchorage

Alaska Manufacturing Extension Partnership, Inc.

Location: Anchorage, Alaska

TA Award: \$149,581

Contact: Bobby Jo Kramer - (907) 777-7301

The Alaska Manufacturing Extension Partnership, Inc., a sponsoring entity established in 2004, is in the process of creating the Alaska Manufacturing Business Industry and Technology Fund (AMBITF), a Native non-profit organization that will provide small business lending and financial literacy education to Alaska Native entrepreneurs. They will use their FY 2009 Technical Assistance award to establish the AMBITF as a standalone organization.

Aleutian Financial, Inc.

Location: Anchorage, Alaska

TA Award: \$149,950

Contact: Dan Duame - (907) 563-2146

Aleutian Housing Authority, a sponsoring entity established in 2006, is in the process of creating Aleutian Financial, Inc., a Native non-profit organization that will provide small business and homeownership development services to Alaska Native of Aleutian Pribilof Islands. They will use their FY 2009 Technical Assistance award to establish the Aleutian Financial, Inc. as an emerging CDFI.

Chugach Regional Resources Commission

Location: Anchorage, Alaska

TA Award: \$99,130

Contact: Patricia Schwalenberg - (907) 562-6647

The Chugach Regional Commission, a sponsoring entity established in 1994, is in the process of creating the Chugach Region Communities Loan Fund (CRCLF), a Native non-profit organization that will provide loans and small business training for the seven Chugach Region Communities of Alaska. They will use their FY 2009 Technical Assistance award to establish the CRCLF as an emerging CDFI.

Arizona

San Carlos

San Carlos Apache Tribe

Location: San Carlos, Arizona

TA Award: \$128,511

Contact: May Hajbandeh - (480) 433-9377

The San Carlos Apache Tribe is in the process of creating a Native non-profit organization that will provide small business lending and financial services to the San Carlos Apache Reservation. They will use their FY 2009 Technical Assistance award to establish the emerging CDFI.

Tuba City

Bik'eh Hozho Community Development Corporation

Location: Tuba City, Arizona

TA Award: \$149,547

Contact: Lorenzo Max - (928) 283-6351

Bik'eh Hozho Community Development Corporation is a non-profit microloan fund and emerging Native CDFI established in 2006 that provides microloans and small business development services to 29 Navajo Nation chapters and surrounding communities in Southern Utah, Northern Arizona, and Western New Mexico. They will use their FY 2009 Technical Assistance award to build the capacity to serve their Target Market.

California

Big Pine

Big Pine Paiute Tribe

Location: Big Pine, California

TA Award: \$135,040

Contact: Virgil Moose - (760) 937-3001

The Big Pine Tribe, a sponsoring entity, is in the process of developing lending capacity for the Big Pine Paiute Economic Development Corporation (BPPEDC), a Native non-profit organization that will provide small business lending education to the Big Pine Tribe regions of California. They will use their FY 2009 Technical Assistance award to establish the BPPEDC as a lending institution.

Happy Camp

Karuk Community Loan Fund, Inc.

Location: Happy Camp, California

TA Award: \$108,486

Contact: Eddie Davenport - (530) 493-5376

The Karuk Community Loan Fund is a non-profit microloan fund and emerging CDFI established in 2004 that provides microloans, housing, and small business development services to Karuk Tribal members and low-income residents within upper Northern California and Southern Oregon. They will use their FY 2009 Technical Assistance award to increase organizational capacity.

Hawaii

Kamuela

Kanu o ka Aina Learning Ohana

Location: Kamuela, Hawaii

TA Award: \$150,000

Contact: Taffi Wise - (808) 887-1117

The Kanu o ka 'Aina Learning 'Ohana, a sponsoring entity established in 2000, is in the process of creating a Native Hawaiian CDFI that will provide charter school financing and development services throughout Hawaii. They will use their FY 2009 Technical Assistance award to establish the emerging CDFI.

Michigan

Baraga

Keweenaw Bay Ojibwa Housing and Community Development Corporation

Location: Baraga, Michigan

TA Award: \$137,571

Contact: Kristen Wakeham - (906) 353-7117

Keweenaw Bay Ojibwa Housing and Community Development Corporation is a non-profit loan fund and emerging Native CDFI established in 2008 that provides home purchase loans and financial literacy to members of the Keweenaw Bay Indian Community residing in Baraga, Ontonagon, and Marquette Counties in Michigan. They will use their FY 2009 Technical Assistance award to increase organizational capacity.

Petoskey

Northern Shores Loan Fund, Inc.

Location: Petoskey, Michigan

TA Award: \$146,871

Contact: Lisa McComb - (231) 347-6753

Northern Shores Loan Fund, Inc. is a non-profit loan fund and emerging CDFI established in 2007 that provides financial and development services to the Little Traverse Bay Bands of Odawa Indians in northern Michigan. They will use their FY 2009 Technical Assistance award to increase organizational capacity.

Suttons Bay

Grand Traverse Band of Ottawa and Chippewa Indians EDC

Location: Suttons Bay, Michigan

TA Award: \$142,090

Contact: Jolanda Murphy - (231) 534-7750

The Grand Traverse Band of Ottawa and Chippewa Indians, a sponsoring entity, is in the process of establishing a Native non-profit organization to provide personal financial development assistance and small business development services to the Tribal and community members of the Grand Traverse Band in Michigan's Lower Peninsula. It will use its FY 2009 Technical Assistance award to establish the emerging Native CDFI.

Minnesota

Little Canada

Indian Land Capital Company

Location: Little Canada, Minnesota

TA Award: \$144,931

Contact: Gerald Sherman - (406) 328-4622

Indian Land Capital Company, LLC is a for-profit, certified Native CDFI established in 2005 that provides financing for Indian tribes in the western United States to acquire alienated lands and reduce fractionalization of ownership of trust lands within tribal boundaries. They will use their FY 2009 Technical Assistance award to increase lending capacity to the Target Market.

Morton

Dakota Futures, Inc.

Location: Morton, Minnesota

TA Award: \$137,200

Contact: Dan King - (507) 430-3624

Dakota Futures, Inc., a sponsoring organization established in 2006, is in the process of establishing Dakota Finance Corporation, a Native non-profit organization to provide debt consolidation loans, small business development loans, and financial training services to the Lower Sioux Indian Community located in West Central Minnesota. They will use their FY 2009 Technical Assistance award to establish the emerging Native CDFI.

Montana

Billings

Native American Development Corporation

Location: Billings, Montana

TA Award: \$119,739

Contact: Leonard Smith - (406) 259-3804

The Native American Development Corporation is a certified Native CDFI that provides lending capital through its revolving loan fund to the Native American community in the Billings area of Yellowstone County, Montana. They will use their FY 2009 Technical Assistance award to build organizational capacity.

North Carolina

Pembroke

Lumbee Revitalization & Community Development Corporation

Location: Pembroke, North Carolina

TA Award: \$142,174

Contact: Russell Hieb - (919) 820-1803

The Lumbee Revitalization and Community Development Corporation, Inc. is a certified Native CDFI that provides small business loans and housing rehabilitation loans to members of the Lumbee Tribe living in North Carolina. They will use their FY 2009 Technical Assistance award to build organizational capacity.

North Dakota

Belcourt

Turtle Mountain Housing Authority

Location: Belcourt, North Dakota

TA Award: \$132,377

Contact: Ron Peltier - (701) 477-5673

Turtle Mountain Housing Authority, a sponsoring entity, is in the process of establishing the Turtle Mountain CDFI, an emerging, non-profit organization that provides lending capital for small businesses and home and credit repair to members of the Turtle Mountain Band of Chippewa within Rolette County in North Dakota. They will use their FY 2009 Technical Assistance award to establish the emerging Native CDFI and to build operational capacity.

New Mexico

Laguna

Laguna Housing Development & Management Enterprise

Location: Laguna, New Mexico

TA Award: \$150,000

Contact: William Sommers - (505) 552-6430

Laguna Housing Development and Management Entity, a sponsoring entity, is building the capacity of its emerging Native CDFI, Native Community Finance, to provide homebuyer loans, home repair loans, consumer loans, and consolidation loans to the Laguna Pueblo Indians of New Mexico. They will use their FY 2009 Technical Assistance award to build organizational capacity of the emerging Native CDFI.

New York

Salamanca

Seneca Nation of Indians

Location: Salamanca, New York

TA Award: \$24,390

Contact: Kathleen Girdlestone - (716) 945-1790

Seneca Nation of Indians Economic Development Company (Seneca Nations EDC) is an emerging Native CDFI that provides financial services and working capital to support new and existing Native small businesses operated by Tribal members of the Seneca Nation of Indians in western New York. They will use their FY 2009 Technical Assistance award to build organizational capacity.

South Carolina

Rock Hill

Catawba Indian Nation

Location: Rock Hill, South Carolina

TA Award: \$149,281

Contact: Karen Nichols - (803) 366-4792 x2

Catawba Indian Nation, a sponsoring entity, is in the process of establishing a credit union to provide consumer and business loan products and services to Tribal members of the Catawba Indian Nation in South Carolina. They will use their FY 2009 Technical Assistance award to establish the emerging Native CDFI.

South Dakota

Eagle Butte

Four Bands Community Fund, Inc.

Location: Eagle Butte, South Dakota

TA Award: \$131,451

Contact: Tanya Fiddler - (605) 964-3687

Four Bands Community Fund is a certified Native CDFI established in 2000 that provides microloans, small business loans, and a range of financial education and development services to business owners and members of the Cheyenne River Indian Reservation in South Dakota. They will use their FY 2009 Technical Assistance award to increase organizational capacity and improve management policies.

Fort Thompson

The Harvest Initiative, Inc.

Location: Fort Thompson, South Dakota

TA Award: \$148,316

Contact: Dustin Miller - (605) 870-6196

The Harvest Initiative, Inc., a sponsoring entity established in 2008, is in the process of creating a Native CDFI to provide loan products and financial literacy services to enrolled members of the Crow Creek Sioux tribe in South Dakota. They will use their FY 2009 Technical Assistance award to establish the emerging Native CDFI.

Texas

Eagle Pass

Kickapoo Community Development Company, LLC

Location: Eagle Pass, Texas

TA Award: \$32,756

Contact: Jesus De La Garza - (830) 513-7083

Kickapoo Community Development Company, LLC is an emerging Native CDFI established in 2008 that provides consumer loans to employees of tribal enterprises and enrolled members of the Kickapoo Tribe, located in Texas. They will use their FY 2009 Technical Assistance award to build organizational capacity.

Washington

Oakville

Confederated Tribes of the Chehalis

Location: Oakville, Washington

TA Award: \$143,343

Contact: Amy Loudermilk - (360) 701-1813

The Confederated Tribes of the Chehalis, a sponsoring entity, is in the process of creating the Chehalis Tribal Loan Fund, a Native non-profit organization that will provide small business lending to Chehalis tribal members. They will use their FY 2009 Technical Assistance award to establish the Chehalis Tribal Loan Fund as a lending institution.

Taholah

Quinault Indian Nation

Location: Taholah, Washington

TA Award: \$125,268

Contact: Julie Law - (360) 276-8215

The Quinault Indian Nation, a sponsoring entity, is in the process of creating the Taala Fund, a Native non-profit organization that will provide small business lending and financial literacy education to the Quinault Indian Nation. They will use their FY 2009 Technical Assistance award to establish the Taala Fund as a lending institution.

Wisconsin

Keshena

NiiJii Small Business Loan Fund, Inc.

Location: Keshena, Wisconsin

TA Award: \$117,146

Contact: John Smith - (715) 853-4891

NiiJii Capital Partners, Inc. is a non-profit microloan fund and certified Native CDFI established in 2005 that provides microloans and small business development services to tribal members of three area Indian Reservations in rural northern Wisconsin - the Lac du Flambeau, the Sokaogo Chippewa, and the Menominee. They will use their FY 2009 Technical Assistance award to increase organizational capacity.

Lac du Flambeau

Wigamig Owners Loan Fund

Location: Lac du Flambeau, Wisconsin

TA Award: \$148,235

Contact: Fern Birdsbill - (715) 588-1600

Wigamig Owners Loan Fund, Inc. is a non-profit microloan fund and emerging Native CDFI established in 2006 that provides mortgage lending opportunities to tribal members of three area Indian Reservations in rural northern Wisconsin. They will use their FY 2009 Technical Assistance award to increase organizational capacity.